



# 2012 Retired/Disabled Enrollment & Change Period

State of Iowa

## What's New for 2012

October 15 - December 7, 2011

- There is a new plan available for **Medicare eligible** retirees and their **Medicare eligible** dependents. The Employer Group Retiree Program (Group N plan) is similar to a Medicare Supplement plan N you can purchase individually. Along with the Group N plan, you must also purchase a Wellmark MedicareBlue<sup>SM</sup> Rx (PDP) prescription drug plan sponsored by the State of Iowa. Read the detailed information included.
- If you are enrolled in Program 3 Plus or Deductible 3 Plus in 2012, you will receive a new ID card in the mail from Wellmark. You must use this new card starting January 1, 2012 as your ID number will change.
- If you and your spouse are on single insurance plans but both of you did not retire from the State, you will be recombined to a family plan starting January 1, 2012. A letter with more information will be forthcoming.

### To Change Your Insurance for 2012

You need to complete a new application. They are available from the Department of Administrative Services (DAS), our website: <http://benefits.iowa.gov>, Wellmark, or your former department's HR office. Contact information is listed on page 5. All applications must be signed and returned to DAS by December 7th, 2011.

### To Keep Your Insurance The Same For 2012

No Action is required. The plan you are currently enrolled in will continue, as will SilverScript if you are enrolled. Please look at the enclosed premium sheet to see what your premium will be for 2012.

## On Site Presentations

DAS, Wellmark and SHIP will be traveling the state to answer your questions; attendance is free, no need to sign up

Date	Location	Time	Place
October 18	Ames	9:00-11:00 am	Iowa State University, Memorial Union Pioneer Room <i>2229 Lincoln Way</i>
October 20	Des Moines	1:00-3:00 pm	Wallace State Office Building Auditorium <i>502 E 9th St</i>
October 25	Council Bluffs	1:00-3:00 pm	Iowa School of the Deaf, Lied Multipurpose Complex <i>3501 Harry Langdon Rd</i>
October 25	Sioux City	7:00-9:00 pm	Western Iowa Community College, Applied Tech Bldg <i>Cargill Rm, 4647 Stone Ave, (park in lot 4- entrance 14)</i>
November 3	Des Moines	7:00-9:00 pm	Wallace State Office Building Auditorium <i>502 E 9th St</i>
November 8	Waterloo	1:00-3:00 pm	Hawkeye Community College, Tama Hall Rm 107A <i>1501 East Orange Rd</i>
November 10	Iowa City	11:00-1:00 pm	University of Iowa, Memorial Union Bijou Theater <i>125 N Madison St</i>
November 10	Bettendorf	4:00-6:00 pm	Scott Community College, Student Life Center, 2nd Fl <i>Belmont Building, 500 Belmont Rd</i>
November 15	Des Moines	9:00-11:00 am	Wallace State Office Building Auditorium <i>502 E 9th St</i>

## Sick Leave Insurance Program (SLIP)

If you retired under the SLIP program from Central Payroll (not DOT or a CBC), you will be receiving information from the DAS containing your SLIP balance for January 2012. If you retired from the DOT or CBC's you need to contact them to find out about your SLIP balance.

Now is the time to change plans for next year. You cannot change plans midyear when your SLIP money runs out or you become eligible for Medicare. Your SLIP money is available to you until you run out of money, or you become eligible for Medicare, whichever is earlier. You will receive a letter when you are a few months away from running out of money, turning age 65, or if your spouse is turning age 65. If you have a spouse who is eligible for Medicare and they are enrolling in SilverScript this enrollment period, you need to contact DAS to let us know. If you or your spouse become eligible for Medicare before age 65, contact DAS. **If you make any changes to your insurance this year, you must notify DAS, (or the DOT, CBC if you retired from there).**

## State Employee Retirement Incentive Program (SERIP)

*(Retired from February 10th—June 24th, 2010)*

If you had sick leave built up when you retired, it was converted into a dollar value to pay your insurance premiums through the SLIP program first. The SLIP program pays the full state share of the health plan you have. You will continue to use the SLIP program first until you run out of money, or become eligible for Medicare. You will receive a letter when you are no longer eligible for the SLIP program and need to be switched to the SERIP program. If you are on SERIP, you will receive a letter when you or your spouse are turning 65 and eligible for Medicare. If you or your spouse become eligible for Medicare before age 65, you need to contact DAS.

The SERIP program pays the Blue Access state share. If anyone on the insurance is eligible for Medicare, the state will pay the Blue Access with SilverScript premium amount. You will pay the SilverScript and Medicare Part B premiums (they are not paid by the State and the SERIP program). **If the person eligible for Medicare isn't enrolled in SilverScript, you will pay the additional premium not covered by the State.** If you are on a health plan that costs more than Blue Access, you will pay the extra premium. You cannot change to a different health plan midyear, now is the time to change your health insurance plan for 2012.

**You need to notify DAS if you make any changes to your insurance while on SERIP.** Retirees from the DOT, or CBC's need to contact their former department for their SERIP information and to update them with any changes you make.

## Notice About The Early Retiree Reinsurance Program

(You do not need to do anything, this is just a notice about the program that the State is participating in on your behalf)

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in the State's health plan which is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses the State's health plan for some of the costs of health care benefits paid on behalf of early retirees and certain family members of early retirees participating in the State's health plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, the State may use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families. If you have received this notice, you are responsible for providing a copy of this notice to your family members who are participants in this plan.

Medicare eligibility:

Age 65

Under age 65 with certain disabilities

Any age with End-Stage Renal Dis-

## Getting Ready for Medicare

If you are currently receiving Social Security benefits, you will receive your Medicare card three months before your 65th birthday. If

you are not currently receiving benefits, you need to call Social Security three months before your 65th birthday to sign up for Medicare. If you are on our traditional health plans (Program 3 Plus, Blue Access, etc.); once you receive your card, you need to contact Wellmark's customer service and let them know your Medicare information. Medicare will become the primary payer on your claims and Wellmark will be secondary. If you have a spouse on your insurance who is not eligible for Medicare, they will continue to have Wellmark as primary. **You need to have Medicare Part A and B for your claims to be paid correctly.** Your benefits do not change once you are enrolled in Medicare. Our traditional insurance plans act in lieu of a Medicare Supplement plan. When you go to the doctor or hospital, you need to show them your Medicare and Wellmark cards. If you receive Medicare due to disability, you still need to enroll in Medicare Part A and B in order for your claims to be paid correctly. If you are a SLIP or SERIP retiree, contact DAS with your Medicare information (if you are a DOT or CBC retiree, contact them). When you are becoming eligible for Medicare, you may have the option of enrolling in the new Group N plan instead of continuing on the same insurance plan you are on currently. View the enclosed information about eligibility in the new plan, or contact DAS.

*If anyone on your insurance is eligible for Medicare, they should enroll in Medicare Part A & B. Failure to enroll in Medicare A & B may result in a penalty from Medicare and a difference in the claims payment from Wellmark.*

## Medicare Prescription Drug Coverage (Part D)

The State of Iowa has determined that your prescription drug coverage under our traditional health insurance plans is as good as or better coverage than standard Medicare prescription drug coverage (Part D). This means that your coverage is considered "creditable coverage" and you will not pay a penalty if you later decide to enroll in a Medicare Part D plan. Please see the enclosed *Notice of Creditable Coverage* for more information.

### SilverScript

Enrollment: 1-866-808-7475

Customer Service: 1-800-678-1853

**2012**

**SilverScript Premium:**  
**\$68.00 per person**

If you are a Medicare eligible retiree enrolled in our traditional health insurance plans (not the new Group N Plan), you have the option of coordinating pharmacy benefits with one Part D plan called SilverScript. When you have SilverScript, Wellmark and SilverScript pay together for the actual cost of the prescription (SilverScript is primary and Wellmark is secondary). This saves the plan money, and the savings are passed on to you. This coordination between Wellmark and SilverScript will result in a monthly premium savings to you. View the enclosed premiums to see how much you could save. **\*SilverScript is not available for retirees enrolled in Deductible 3 Plus.** If you are on this plan, you should consider changing plans and enrolling in SilverScript to save on your premium.



To enroll in SilverScript, call 1-866-808-7475 between October 15th and December 7th. They enroll you right over the phone, have your Wellmark and Medicare cards handy. SilverScript will be effective January 1, 2012. If you are already enrolled in SilverScript, you do not need to do anything to continue it for 2012. If you are enrolling in the new Group N plan and the new MedicareBlue<sup>SM</sup> Rx (PDP) prescription drug plan, you do not need to call SilverScript, you will be cancelled from SilverScript when you enroll in the new drug plan.

If you elect to coordinate benefits with SilverScript, **there will be no change to your pharmacy benefits with your Wellmark insurance.** You will still have your health insurance with the state's group, you are only adding this additional pharmacy coverage to your existing Wellmark plan. If you enroll in SilverScript, Wellmark will reduce the premium you pay them each month. SilverScript does have a separate premium that you pay them each month, but the monthly savings for your Wellmark insurance is significant. SilverScript is available to anyone who has Medicare, this includes your spouse, even if you do not yet have Medicare.

When you enroll, SilverScript will notify Wellmark of your enrollment. It is important to enroll as close to October 15th as possible to make sure that Wellmark receives your enrollment information timely. If Wellmark receives your SilverScript enrollment information after they have started their January billing cycle, you will be billed the higher amount. Wellmark will credit you if you overpay the January premium. After you enroll, you will receive an ID card from SilverScript. You must show both the SilverScript and Wellmark card at the pharmacy for claims to be filed correctly. Tell your pharmacist to file the prescription under the SilverScript card as primary, and the Wellmark card as secondary. If you are not charged your usual copay amount for your Wellmark plan, your pharmacist may not have filed the prescription correctly.

Your SilverScript ID card should say RxGRP: Rx9137, if it says Rx9110, you are not enrolled in our SilverScript group, and Wellmark will not get notified. Contact SilverScript if your card does not show RX9137. SilverScript will bill you by mail, the back of the bill has information on how to set up an automatic withdrawal if you would rather pay that way. Do not send one check to pay on two policies, you must send two checks. If you are cancelled from SilverScript for non payment, you will pay the higher Wellmark premium until you get re-enrolled with SilverScript. SilverScript will send you various mailings throughout the year, **the information regarding plan design can be disregarded** as it does not accurately show the coordinated benefits with Wellmark. You continue to have the State of Iowa Wellmark plan benefits.

For mail order prescriptions, you have to use CVS mail order pharmacy instead of IPS. CVS mail order pharmacy will file the prescriptions electronically to SilverScript and Wellmark for you. If you receive a letter from SilverScript asking for your secondary insurance information, make sure that your Wellmark information is listed accurately, or prescriptions will not be paid correctly. Your Wellmark information should be shown like this on the letter. If any information is incorrect contact: 1-866-824-4054.



## **Secondary Information for SilverScript letter**

Rx/Policy ID 123AD4567

(sample Wellmark ID-remove first 3 letters)

RxBIN 005947

RxPCN MEDTROOP

RxGroup WELLRX

SilverScript has a \$320.00 deductible that you are supposed to pay up front, but because you have the State's Wellmark insurance, we coordinate the coverage and Wellmark pays the \$320.00 for you. You do not have to pay this amount. When the pharmacy files the prescription through SilverScript it will say you have to pay this deductible and you have higher copays. But when the pharmacist files the prescription through your Wellmark insurance as secondary coverage, it takes away the deductible and lowers the copay to the Wellmark amount for your plan. **The key is that the pharmacist has to file the prescription to both insurances for you to be charged correctly.** As long as they file it correctly, you should not pay more than the Wellmark copays. If your pharmacy has questions they can call the number on the back of your Wellmark card for pharmacy assistance. If you are on Program 3 Plus or Iowa Select, you still have the \$250 out of pocket maximum for your prescriptions.

## Additional Information

- If you drop the State of Iowa Group Coverage for any reason, you will not be able to rejoin the group at a later date. You can change between the seven plans we offer retirees without going through underwriting.
- If you have a spouse that is going to lose their health insurance due to their retirement, or their employer is no longer offering them coverage, you can add them to your insurance. Contact DAS for information.
- Your spouse may continue our state group coverage if they are covered on your plan at the time of your death. Your surviving spouse will need to contact DAS to get the necessary paperwork.
- The only difference between Blue Access and Blue Advantage is that with Blue Advantage you have to list a primary care physician. They would refer you to a specialist if needed. If you are in Blue Access or Blue Advantage and you permanently move out of Iowa, you need to switch to a plan that has coverage outside of Iowa. Contact Wellmark or DAS to change your plan. If you are enrolled in Blue Access or Blue Advantage and travel for 90 or more consecutive days up to 180 days outside of Iowa, you can have access to health benefits. Contact Wellmark's customer service for more information on a Guest Membership before you leave.
- Some services require notification or review by Wellmark prior to the service being performed. If you do not follow notification requirements, you may have to pay for services yourself. Check with Wellmark for pre-certification requirements for inpatient hospitalization, rehabilitation, nursing facilities, and home health care.
- You can view the benefit certificates for each plan on the DAS website: <http://benefits.iowa.gov/health.html>
- At: [www.wellmark.com](http://www.wellmark.com), you can locate a doctor on your network, find what tier level a prescription drug is on, find tips on wellness, order a new ID card, view claim information, and so much more.
- If you are traveling outside the United States, you can use BlueCard Worldwide for emergencies. Before traveling, contact Wellmark customer service for BlueCard Worldwide information.

### **Other Sources of Information:**

Medicare: 1-800-MEDICARE [www.medicare.gov](http://www.medicare.gov)

Social Security: 1-800-772-1213

Senior Health Insurance Information Program (SHIIP): 1-800-351-4664 <http://therightcalliowa.gov>

State of Iowa Benefits: <http://benefits.iowa.gov>

## Contact Information

### **Rachel Orris**

Department of Administrative Services  
Human Resources Enterprise  
Hoover Building Level A  
1305 E Walnut  
Des Moines IA 50319

**515-281-6124**

**[rachel.orris@iowa.gov](mailto:rachel.orris@iowa.gov)**



*Rachel*

#### **Wellmark**

Program 3 Plus  
Deductible 3 Plus  
Iowa Select  
Gold Preferred  
**1-800-622-0043**

#### **Wellmark**

Blue Access  
Blue Advantage  
**1-800-553-7801**

#### **SilverScript**

Enrollment  
**1-866-808-7475**  
Customer Service  
**1-800-678-1853**



# Employer Group Retiree Program N (Group N)

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All State of Iowa Medicare eligible retirees (except retirees receiving insurance contributions from the State) will have a new health insurance and drug coverage option for January 2012. This plan is only available to retirees who are eligible for Medicare and their spouses and/or dependents who are also eligible for Medicare.

The new plan is an Employer Group Retiree Program and we will refer to it as the Group N plan. It is a State of Iowa sponsored group health insurance plan offered by Wellmark. The plan design of the Group N plan is similar to the Medicare Supplement Plan N that you can purchase individually.

With this plan, you will have health insurance through the Group N plan, and you will buy a Group MedicareBlue<sup>SM</sup> Rx (PDP) prescription drug plan, that combined, will cover your medical and prescription drug needs. If you enroll in the Group N plan, you must enroll in the Medicare Part D plan: Group MedicareBlue<sup>SM</sup> Rx sponsored by the State of Iowa. If both you and your spouse enroll in this plan, you would each have a separate Group N and prescription drug plans. You would no longer be considered a family plan. If you do not like the Group N plan, you and your dependents can move back to the traditional State of Iowa plans during the next Enrollment and Change period.

## Benefits of enrolling in this new plan are:

- Lower monthly premiums than the traditional State of Iowa plans. For example, if you are on Program 3 Plus with SilverScript, **you would save \$214.41 per month if you switched to the N plan for 2012. That's \$2,572.92 in savings next year!**
- Plan design benefits that are more in line with the benefits and services that Medicare covers
- Ability to move back to the traditional State of Iowa plans (Program 3 Plus, Blue Access, etc.) during the next Enrollment and Change period
- Enroll midyear if you need to wait for everyone on your plan to become eligible for Medicare

## Eligibility

You are eligible to enroll in the Group N & MedicareBlue<sup>SM</sup> Rx plans if you are a Medicare eligible State of Iowa retiree, or a Medicare eligible surviving spouse of a retiree. If you currently have family coverage and you enroll in the Group N plan, your dependents must also enroll in the Group N plan. If your dependents are not eligible for Medicare, they cannot enroll in the Group N plan, they would be dropped from your coverage. They are not allowed to stay on the traditional State of Iowa insurance plans if you move to the Group N plan. If your spouse or dependent is eligible for Medicare, but you are not, they cannot enroll in the Group N plan until you, the retiree, are also eligible for Medicare and enroll in the Group N plan.

## 2012 Premiums

Group N: \$159.54	Group MedicareBlue <sup>SM</sup> Rx: \$95.69	Combined Total: \$255.23
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**If you have questions about the new Group N plan, please contact:**

**Rachel Orris: 1-515-281-6124 or [rachel.orris@iowa.gov](mailto:rachel.orris@iowa.gov)**

**Wellmark Group N Plan: 1-800-622-0043**

**Group MedicareBlue<sup>SM</sup> Rx at 1-866-456-2885 (pre-enrollment)**

**Or once enrolled and you have questions 1-877-838-3827 (post enrollment)**

**PDP & Formulary Information: [www.wellmark.com/\\_soiretiree](http://www.wellmark.com/_soiretiree)**

Group MedicareBlue Rx (PDP) is a Medicare-approved Part D sponsor. Coverage is available to members of an employer or union group and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,\* Blue Cross and Blue Shield of Minnesota,\* Blue Cross and Blue Shield of Montana,\* Blue Cross and Blue Shield of Nebraska,\* Blue Cross Blue Shield of North Dakota,\* Wellmark Blue Cross and Blue Shield of South Dakota,\* and Blue Cross Blue Shield of Wyoming.\*

\*Independent licensees of the Blue Cross and Blue Shield Association.